

# United States Senate

WASHINGTON, DC 20510

## *How Much are New York's Military Widows Currently being Shortchanged?*

Under a Veterans Affairs benefits program, the widows of military retirees currently receive benefits from the Military Survivor Benefit Plan equal to 55% of the benefit that would have gone to the deceased veteran had he or she survived and retired. However, as the law now stands, when a widow reaches the age of 62, they receive a 36% reduction in their benefits. For example, a widow receiving \$6,600 per year at age 61 will only receive \$4,200 at the age of 62.

To rectify this shortfall, US Senator Charles E. Schumer is co-sponsoring legislation that would restore the benefits to military widows and maintain their benefits regardless of age. **The following is a county-by-county breakdown of the impact of the Military Widows Penalty on veterans' widows in New York State:**

**Capital Region:** 439 military widows in the Capital Region lose \$1.1 million annually due to a provision that reduces their benefit by 36% at age 62.

County	Number of Surviving Spouses Losing Benefits	Average Lost Benefits per Widow	Total Annual Lost Benefits (County)
Albany	138	\$2,576	\$355,448
Fulton	16	\$2,335	\$37,365
Montgomery	23	\$2,675	\$61,515
Rensselaer	73	\$2,341	\$170,901
Saratoga	83	\$2,941	\$244,140
Schenectady	68	\$2,089	\$142,043
Schoharie	7	\$1,683	\$11,782
Washington	31	\$2,141	\$66,375
<b>Capital Region Total</b>	<b>439</b>	<b>\$2,482</b>	<b>\$1,089,569</b>

**Central New York:** 433 military widows in Central New York lose \$1.2 million annually due to a provision that reduces their benefit by 36% at age 62.

<b>County</b>	<b>Number of Surviving Spouses Losing Benefits</b>	<b>Average Lost Benefits per Widow</b>	<b>Total Annual Lost Benefits (County)</b>
Cortland	8	\$3,104	\$24,833
Madison	28	\$3,026	\$84,733
Oneida	121	\$3,134	\$379,259
Onondaga	222	\$2,516	\$558,644
Oswego	54	\$2,234	\$120,627
<b>Central New York Total</b>	<b>433</b>	<b>\$2,698</b>	<b>\$1,168,096</b>

**Rochester/Finger Lakes:** 420 military widows in the Rochester/Finger Lakes area lose \$1.1 million annually due to a provision that reduces their benefit by 36% at age 62.

<b>County</b>	<b>Number of Surviving Spouses Losing Benefits</b>	<b>Average Lost Benefits per Widow</b>	<b>Total Annual Lost Benefits (County)</b>
Cayuga	34	\$3,270	\$111,196
Livingston	10	\$2,792	\$27,919
Monroe	253	\$2,213	\$559,994
Ontario	40	\$2,649	\$105,964
Schuyler	10	\$3,692	\$36,923
Seneca	10	\$2,965	\$29,651
Tompkins	35	\$3,485	\$121,963
Wayne	18	\$3,366	\$60,590
Yates	10	\$3,596	\$35,960
<b>Rochester/ Finger Lakes Total</b>	<b>420</b>	<b>\$2,596</b>	<b>\$1,090,160</b>

**Hudson Valley:** 642 military widows in the Hudson Valley lose \$1.7 million annually due to a provision that reduces their benefit by 36% at age 62.

County	Number of Surviving Spouses Losing Benefits	Average Lost Benefits per Widow	Total Annual Lost Benefits (County)
Columbia	22	\$2,463	\$54,179
Dutchess	85	\$2,311	\$196,455
Greene	14	\$1,965	\$27,506
Orange	173	\$3,190	\$551,817
Putnam	22	\$2,198	\$48,352
Rockland	62	\$2,365	\$146,619
Sullivan	23	\$2,304	\$52,996
Ulster	55	\$2,752	\$151,380
Westchester	186	\$2,378	\$442,337
<b>Hudson Valley Total</b>	<b>642</b>	<b>\$2,604</b>	<b>\$1,671,641</b>

**North Country:** 302 military widows in the North Country lose \$854,000 annually due to a provision that reduces their benefit by 36% at age 62.

County	Number of Surviving Spouses Losing Benefits	Average Lost Benefits per Widow	Total Annual Lost Benefits (County)
Clinton	61	\$3,480	\$212,253
Essex	13	\$2,293	\$29,808
Franklin	21	\$3,220	\$67,613
Hamilton	4	\$4,055	\$16,221
Herkimer	28	\$2,551	\$71,433
Jefferson	100	\$2,337	\$233,685
Lewis	13	\$3,330	\$43,296
St. Lawrence	32	\$2,388	\$76,413
Warren	30	\$3,440	\$103,187
<b>North Country Total</b>	<b>302</b>	<b>\$2,828</b>	<b>\$853,909</b>

**Southern Tier:** 214 military widows in the Southern Tier lose \$494,000 annually due to a provision that reduces their benefit by 36% at age 62.

County	Number of Surviving Spouses Losing Benefits	Average Lost Benefits per Widow	Total Annual Lost Benefits (County)
Allegany	16	\$2,599	\$41,583
Broome	77	\$2,091	\$160,984
Chemung	32	\$2,368	\$75,771
Chenango	13	\$3,074	\$39,967
Delaware	14	\$1,723	\$24,117
Otsego	23	\$2,423	\$55,733
Steuben	27	\$2,294	\$61,942
Tioga	12	\$2,827	\$33,921
<b>Southern Tier Total</b>	<b>214</b>	<b>\$2,308</b>	<b>\$494,018</b>

**Western New York:** 498 military widows in Western New York lose \$1.1 million annually due to a provision that reduces their benefit by 36% at age 62.

County	Number of Surviving Spouses Losing Benefits	Average Lost Benefits per Widow	Total Annual Lost Benefits (County)
Cattaraugus	25	\$2,318	\$57,961
Chautauqua	48	\$2,202	\$105,697
Erie	286	\$2,117	\$605,479
Genesee	18	\$2,509	\$45,168
Niagara	100	\$2,375	\$237,510
Orleans	11	\$1,441	\$15,854
Wyoming	10	\$3,010	\$30,105
<b>Western New York Total</b>	<b>498</b>	<b>\$2,204</b>	<b>\$1,097,774</b>

**Source:** Data from the Department of Defense compiled by the US House of Representatives Committee on Government Reform.